

# *Introduction*

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# *What Services SBA Offer?*

- Access to Capital
  - Counseling & Training
  - Government Contracting
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# *Topics*

- SBA Loan Programs
  - 7(a)
  - 504
- SBA Guaranty Fee Waiver
- Programs for Exporters
- SBA LINC Program

# *SBA Loan Programs*

- 7(a) Program
- 504 Program



# 7(a) Program

- Use of Proceeds:

Working capital

Purchase of R/E (for business)

Construction of R/E (for business)

Purchase of M/E, F/F, LHI

Purchase of business or partner buy-out

\*\* Debt refinancing \*\*



# *504 Program*

- Use of Proceeds:

Purchase / Construct building;  
Purchase of capital equipment;  
Limited debt refinancing.

\* No working capital \*



# *504 Program*

- 3-party transaction

- Contribution:

Lender: 50% or more

CDC/SBA: 30%, 35%, 40%

Applicant: 20%, 15%, 10%



# *SBA Guaranty Fee Waiver*

- For loans of \$150K or less that are approved by SBA prior to 9/30/2016 → Fee is waived (Max. \$2,550 savings);
- For veteran-owned businesses → Fee can be waived up to \$350K; or ½ of regular guaranty fee for loans over \$150K.

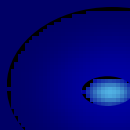


# *Loan Programs for Exporters*

- Export Express Program
- Export Working Capital Program
- International Trade Loan Program
- STEP Grant

# ***SBA LINC Program***



- **On-line referral tool;**
  - **Applicants complete on-line questionnaire on [www.sba.gov](http://www.sba.gov);**
  - **300+ SBA lenders participate;**
  - **Both lenders and applicants receive contact info from SBA.**
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*"Thanks for Coming!"*

***SBA is here to help!***

- For Additional Information →  
[www.sba.gov](http://www.sba.gov)  
SBA Resource Guide
- Attend monthly SBA workshops;
- Utilize services offered by SBA Resource Partners → SCORE, SBDCs, WBCs

## *"Hope to See You Again"*

- Future Training Schedule →
  - 559-487-5791, or [www.sba.gov/ca/fresno](http://www.sba.gov/ca/fresno)
- Upcoming Workshops:
  - How to Write a Good Business Plan
  - How to Do Cash Flow Projection
  - How to Start a Business